

9. (twice amended) A system for evaluating marketing campaign data, said system comprising:

a customer database further comprising historical campaign results;

a graphical user interface for presentation of trend analysis data; and

a targeting engine embedded with a plurality of analytic models including marketing and risk models, the marketing models include at least one of a net present value/profitability model, a prospect pool model, a net conversion model, an attrition model, a response model, a revolver model, a balance transfer model, and a reactivation model, the risk models include at least one of a payment behavior prediction model, a delinquency model, a bad debt model, a fraud detection model, a bankruptcy model, and a hit and run model, wherein the targeting engine is configured to:

evaluate at least one of a model and a combination of models using structures that segment gains charts to discover where at least one of a model and a combination of models is under performing;

evaluate at least one of a model's performance over time and a combination of models' performance over time; and

define trends relating to the marketing campaign data.

20. (once amended) A method of evaluating marketing campaign data, the data being in the form of customer lists, database scores, stored procedures, and On Line Analytical Processing (OLAP) multidimensional structures, said method comprising the steps of:

providing a plurality of analytic models including marketing and risk models, the marketing models include at least one of a net present value/profitability model, a prospect pool model, a net conversion model, an attrition model, a response model, a revolver model, a balance transfer model, and a reactivation model, the risk models include at least one of a payment

behavior prediction model, a delinquency model, a bad debt model, a fraud detection model, a bankruptcy model, and a hit and run model;

generating gains charts by comparing marketing campaign customer lists to corresponding marketing campaign results;

evaluating at least one of a model and a combination of models by using structures that segment gains charts to identify where at least one of a model and a combination of models is under performing;

evaluating over time and over a plurality of marketing campaigns at least one of a model's performance and a combination of models' performance; and

identifying user defined trends including identifying trends within segments by analyzing structures of a plurality of marketing campaigns in chronological order.

#### **Remarks**

The Office Action mailed December 26, 2002 and made final has been carefully reviewed and the foregoing amendment has been made in consequence thereof. Submitted herewith is a Submission of Marked Up Claims.

Claims 1-20 are pending in this application. Claims 1-20 stand rejected.

The rejection of Claims 1-9 and 11-19 under 35 U.S.C. § 102(e) as being anticipated by Verba et al. (U.S. Patent No. 6,236,977) ("Verba") is respectfully traversed.

Applicants respectfully submit that Verba does not describe nor suggest the claimed invention. The present patent application describes models used for evaluating marketing campaign data as, for example, mathematical algorithms that map customer and/or account attributes to scores that indicate, for example, a customer's propensity for early termination or attrition, for defaulting on payments, and for expected profitability. Models are used to target segments for marketing (see page 1, lines 18-22).